



*The Commonwealth of Massachusetts*  
*Commonwealth Health Insurance Connector Authority*  
*One Ashburton Place, Room 805*  
*Boston, MA 02108*

DEVAL PATRICK  
Governor

TIM MURRAY  
Lieutenant Governor

LESLIE KIRWAN  
Board Chair

JON M. KINGSDALE  
Executive Director

**Board of the Commonwealth Health Insurance Connector Authority**

Minutes

February 08, 2007

9:00 a.m. – 11:00 a.m.

One Ashburton Place

Boston, MA 02108

21<sup>st</sup> Floor Conference Room

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**Attendees:** Leslie Kirwan, Jon Kingsdale, Rick Lord, Celia Weislo, Bruce Butler, Dolores Mitchell, Charles Joffe-Halpern, Jonathan Gruber, Louis Malzone, Beth Waldman, and Joseph Murphy.

- I. **Welcome:** Secretary Kirwan welcomed those in attendance and informed the board that the focus group discussion was moved to the end of the morning's agenda. Bruce Butler read a statement regarding the decision made by the ethics commission concerning his continued involvement on the board. Mr. Butler, following the recommendations of the commission, has decided to discontinue his involvement in the marketing activities of the health plan with business before the Connector and will remain fully involved in all actions of the board.
- II. **Minutes:** Minutes of the previous meeting accepted.
- III. **Executive Director's Report:** Jon Kingsdale reviewed the board decision calendar and the upcoming policy issues of Sec. 125, Minimum Creditable Coverage, and the Individual Mandate Waiver. Mr. Kingsdale remarked that other issues not on the calendar, such as employers waiving into Commonwealth Care, need to be further vetted by staff and revisited in early Summer. Mr. Joffe-Halpern added that one issue he would like to see discussed is that those eligible for the Insurance Partnership are not eligible for Commonwealth Care.
- IV. **Operations Report:** Rosemarie Day explained that the conversion process for Commonwealth Care Plan Types II, III, and IV would not be a full conversion as for Plan Type I because a member must pay a premium in order to secure coverage. So far 226 have enrolled in Plan Types II, III, or IV and 60 have paid their premium. As of February 1<sup>st</sup>, 44,948 individuals total have enrolled in Commonwealth Care. Ms. Day explained these enrollment numbers in terms of statewide uninsured; out of the 370,000 uninsured in Massachusetts, 70,000 are Medicaid eligible and half of that population is children, the remaining 300,000 are Connector eligible. The Connector eligible population is divided with 140,000 in Commonwealth Care and 160,000 in Commonwealth Choice. Mr. Dehner

added that out of the MassHealth eligible population 13,000 kids have been enrolled, so between the two programs health care reform has greatly helped reduce the number of uninsured in Massachusetts. Members of the board expressed their pleasure with these accomplishments. The Connector Public Information Unit has begun accepting calls and is fully able to handle employer related questions. The Commonwealth Care Call Center continues to see increased call volume with many new individuals requesting enrollment. Ms. Wcislo asked that, if possible, she would like to have any information on the reasoning behind Commonwealth Care denials. At the next board meeting Ms. Day will have a Commonwealth Choice readiness report for the board.

- V. **Update on Commonwealth Choice:** Connector staff has been talking with health plans in order to understand if they are capable of implementing the board's recommendations on such an aggressive timeline. Sec. Kirwan asked the board to take this time to refine their specifications for the plans. Mr. Kingsdale reiterated staff's dedication to working with the plans to rethink allocation of resources in order to bring costs down. He also drew the board's attention to the addition of a drug coverage deductible. The Board discussed what to include in the out-of-pocket maximum and the administration of co-pays. Ms. Mitchell expressed her concern at the medical implication of no drug coverage. Ms. Wcislo added that she would have trouble supporting anything that didn't include drug coverage. Sec. Kirwan reminded the board that they were not voting today and that they should refrain from any conclusion on drug coverage until they receive more information from the plans.
- VI. **Sub-Connector Selection and Vote:** Mr. Lord recused himself from the sub-connector vote due to his involvement with AIM. The sub-connector will handle many of the administrative functions associated with distributing health insurance, such as enrollment support, premium billing, and customer service. The sub-connector will also handle Sec. 125 program support and broker management. Ms. Day reviewed with the board the process for selecting SBSB as the sub-connector; SBSB had the highest quantitative score, the existing technology needs to meet the May 1 deadline, an established relationship with brokers, and was knowledgeable of the issues facing health care reform. The board approved the sub-connector contract.
- VII. **Sec. 125 Plans:** Rick Szczebak talked with the board about the policy issues surrounding Sec. 125 plans. One of the challenges is that Sec. 125 involves a lot of coordination amongst different agencies. On March 8 the board will be asked to approve emergency regulations on Sec. 125. The sub-connector will be handling questions related to Sec. 125 plans. Questions on Sec. 125 plans are being compiled and answers will be provided from all the different agencies involved. Mr. Lord remarked that there were many questions coming into AIM and that Mr. Szczebak and Jamie Katz had been very helpful to members.
- VIII. **Focus Group Summary:** Kevin Counihan presented to the board a summary of recent focus group responses to health insurance. Focus Groups were held in Springfield, Worcester, and Braintree. One lesson learned was that these people really want a personal touch to their insurance experience. Also, they preferred 3-4 plan designs sold by 4-6 carriers. Ms. Wcislo asked that next time the board be informed on the percentage of people in these groups who were of color. Videotapes of the focus groups could be mailed to board members at their request. There being no further business before the board, the meeting was adjourned.

Respectfully Submitted,  
Kerry Connolly